

FAQ - Mobile Banking

1. What is Mobile Banking?

Mobile Banking is the ability to do your banking on the fly. Whether you're shopping at the mall, hanging out at a friend's place, or eating at your favorite restaurant, with Mobile Banking you have access to balances and transaction history right at your fingertips. Just register your mobile phone, and start Mobile Banking today!

2. Will Mobile Banking work on my mobile phone?

Mobile Banking will work on most mobile phones that are less than 5 years old and support text messaging. However, if you are experiencing problems, please check with your carrier (e.g. Telus, Rogers) for details on fees, accessibility, and delivery time.

3. What can I do using Mobile Banking?

With Mobile Banking, you can see the account balance and recent transaction history of any account you set up. Just register your mobile phone, and start Mobile Banking today!

4. What does it cost to use Mobile Banking?

There is no cost to use Mobile Banking at this time. Please check with your mobile carrier for information on any charges for sending and receiving text messages that are applicable to you.

5. I want to sign up now. How do I get started?

Getting started is easy. If you have a mobile phone that supports text messaging and an Online Banking account with Prospera Credit Union, registering is as simple as 1, 2, 3:

Log in to Online Banking

Register your mobile phone

Select your accounts and confirm your Passcode.

Don't have an Online Banking account? Just call 1-888-440-4480 or visit your branch to get started today.

6. Is my personal information as secure in Mobile Banking as Online Banking?

Yes, your personal information is as secure in Mobile Banking as Online Banking.

7. What if I misplace my mobile phone or if it is lost or stolen?

If you have temporarily misplaced your mobile phone (e.g. you left it at work), you can Disable Mobile Banking by visiting the Mobile Banking Preferences page within Prospera Credit Union's Online Banking. Once you locate your mobile phone, simply go online and Enable the feature again.

If you have lost your mobile phone or if it was stolen, please follow your mobile carrier's recommended procedures for this scenario and contact your mobile carrier immediately. You can further delete your

mobile phone completely from Mobile Banking by visiting the Mobile Banking Preferences page within Prospera Credit Union's Online Banking.

8. Will Mobile Banking work outside Canada?

This service is designed to work on mobile phones from a Canadian mobile carrier on a Canadian mobile network. However, if your Canadian mobile carrier has a roaming agreement with a foreign carrier, you can expect Mobile Banking to work. However, please note that the service is outside of Canada is on a best efforts basis only.

9. I have never used text messaging on my phone before, how do I send a text message on my mobile phone?

Please refer to your owner's manual for your mobile phone on how to send a text message or contact your carrier on how to obtain an owner's manual.

10. I have changed carriers and/or have changed phone numbers, will Mobile Banking work?

You will have to log into online banking and re-register for mobile banking.